

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application.

Listing of Claims:

1. (Currently amended) A financial transaction system for automated electronic transfer of funds comprising:

[[a)] a receiving center configured for receiving a transfer request and a verification ID from a sender and for receiving a predetermined amount of funds and further configured to provide access to the verification ID and amount of funds to a network of dispensing centers; and

[[b)] a dispensing center linked to said network of dispensing centers ~~receiving center~~ and configured for verifying the verification ID entered by a recipient, receiving said amount of funds from said receiving center, and for dispensing said predetermined amount of funds to the recipient via[[; and]]

[[c)] a financial card ~~containing the predetermined amount of funds provided by the dispensing center to the recipient.~~

2. (Original) The financial transaction system of claim 1, further comprising an authorization center linked to said receiving center for authorizing the transfer.

3. (Original) The financial transaction system of claim 2, wherein said authorization center is linked to said receiving center and said dispensing center over a communications network.

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4. (Cancelled)

5. (Cancelled)

6. (Currently amended) The financial system of claim 1, wherein the sender is coupled to said receiving center through ~~an ATM~~ a network.

7. (Cancelled)

8. (Cancelled)

9. (Original) The financial system of claim 1, wherein said receiving center includes a financial card reader.

10. (Original) The financial system of claim 1, wherein said financial card is a credit card.

11. (Original) The financial system of claim 1, wherein said financial card is a debit card.

12. (Original) The financial system of claim 1, wherein said financial card is a smart card.

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13. (Currently amended) The financial system of claim 1, wherein said financial smart card is a stored value card.

14. (Original) The financial system of claim 1, wherein said receiving center further comprises a cash acceptance mechanism.

15. (Original) The financial system of claim 1, wherein said financial card contains a GPS receiver.

16. (Currently amended) A method for transferring funds comprising:

~~[[a)]~~ receiving from a sender ~~a request to transfer a predetermined amount~~ at a receiving center a transfer request, a verification ID, and an amount of funds;

providing access to the verification ID and the amount of funds to a network of dispensing centers;

verifying the verification ID entered by a recipient at a dispensing center linked to said receiving center;

receiving at the dispensing center the amount of funds from the receiving center; and

~~(b) generating a financial card containing the predetermined amount of funds; and~~

~~[[c)]~~ dispensing the ~~financial card~~ amount of funds to ~~[[a)]~~ the recipient via a financial card.

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17. (Cancelled)

18. (Currently amended) The method of claim 16, further comprising ~~the step of receiving financial~~ information from said sender specifying the location ~~[[of]]~~ for dispensing said amount of funds.

19. (Original) The method of claim 16, further comprising the step of allowing the recipient to provide a verification PIN number to secure said financial card.

20. (Original) The method of claim 16, further comprising the step of dispensing said financial card to the recipient through an ATM.

21. (Original) The method of claim 16, wherein said financial card is a debit card.

22. (Original) The method of claim 16, wherein said financial card is a credit card.

23. (Original) The method of claim 16, wherein said financial card is a smart card.

24. (Currently amended) A financial transaction system for automated electronic transfer of funds comprising:

[[a)] means for [a)] receiving a transfer request and a verification ID from a sender and for receiving a predetermined amount of funds;

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means for providing access to the verification ID and the amount of funds to a network;

[[(b)]] means ~~linked to said receiving center~~ for verifying the verification ID entered by a recipient, for receiving the amount of funds from the means for receiving, and for dispensing said predetermined amount of funds to the recipient via[[; and]]

[[(c)]] a financial card ~~containing the predetermined amount of funds provided by the dispensing center to the recipient.~~

25. (New) The method of claim 16, wherein said financial card is a stored value card.

26. (New) The method of claim 16, wherein said predetermined amount of funds is dispensed to the recipient in a new financial card.

27. (New) The method of claim 16, wherein said predetermined amount of funds is dispensed to the recipient by recharging an existing financial card.

28. (New) The financial transaction system of claim 1, wherein said predetermined amount of funds is dispensed to the recipient in a new financial card.

29. (New) The financial transaction system of claim 1, wherein said predetermined amount of funds is dispensed to the recipient by recharging an existing financial card.